

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 09-62548

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Valery Dale Dillon
1031 Home St.
Bedford, VA 24523

Social Security / Individual Taxpayer ID No.:

xxx-xx-9707

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/10/09

William E Anderson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0423-6
Case: 09-62548

User: fallenj
Form ID: bl8

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Total Noticed: 69

Date Rcvd: Nov 10, 2009

The following entities were noticed by first class mail on Nov 12, 2009.

db +Valery Dale Dillon, 1031 Home St., Bedford, VA 24523-6049
2909230 +AFNI, Inc., P.O. Box 3097, Bloomington, IL 61702-3097
2909227 +Academy Collection Services, LLC, 10965 Decatur Rd., Philadelphia, PA 19154-3294
2909228 +Ace Cash Express, 1231 Greenway DR, Irving, TX 75038-2531
2909229 +Afhi, P.O. Box 1022, Wixom, MI 48393-1022
2909231 +Allied interstate, P.O. Box 1962, Southgate, MI 48195-0962
2909232 +Anesthesiology Consultants of VA, 5115 Bernard Drive, Roanoke, VA 24018-4357
2909233 +Approved Cash Advance Centers, 1128 Lynchberg Turnpike, Bedford, VA 24523
2909235 +Blur Ridge Optical, 33 British woods Dr, Roanoke, VA 24019-8267
2909247 +CH Cardio, 804 E Main ST., Bedford, VA 24523-2919
2909252 +CW Financial of VA Payday USA, 3304 Williamson RD, Roanoke, VA 24012-4034
2909253 +CW Financial of Virginia, 3304 Williamson RD, Roanoke, VA 24012-4034
2909239 +Carilion Clinic, P.O. Box 50021, Roanoke, VA 24022-5021
2909238 +Carilion Clinic, P.O. Box 13966, Roanoke, VA 24038-3966
2909237 +Carilion Clinic, Patient Payment Service, Roanoke, VA 24022
2909240 +Carilion Consolidated Lab, 231 S. Jefferson, Roanoke, VA 24011
2909241 +Cash Advance Centers of Va, 2300 Wards RD #E, Lynchburg, VA 24502-2142
2909242 +Cawthorn & Picard, 8310 Midlothian Turnpike, Richmond, VA 23235-5120
2909244 +Centra Health, P.O. Box 2496, Lynchburg, VA 24505-2496
2909245 +Centra Health Emergency, P.O. Box 2080, Kilmarnock, VA 22482-2080
2909246 +Central Va Surgery, 1906 Thomson Dr, Lynchburg, VA 24501-1009
2909248 +Check First, 402-B W. Main St., Bedford, VA 24523-1974
2909249 +Commonwealth of Virginia Department, P.O. Box 2369, Richmond, VA 23218-2369
2909250 +Consumer Service Department, P.O. Box 361477, Columbus, OH 43236-1477
2909251 +Creditors Service Agency, 2600 Memorial Ave, Lynchburg, VA 24501-2662
2909254 +Dale Hull/ Hulls Mobile Home Park, P.O. Box 4486, Bedford, VA 24523
2909255 +Dominion Accounting and Tax Service, P.O. Box 1160, Daleville, VA 24083
2909256 +Dominion Pathology Assoc., P.O. Box 21569, Roanoke, VA 24018-0568
2909257 +Dr. John or Susan Earsing, 804 E. Main ST, Bedford, VA 24523-2919
2909258 +Dun Receivable, P.O. Box 3100, Naperville, IL 60566-7100
2909259 +E-Recovery Solutions, P.O. Box 826, Christiansburg, VA 24068-0826
2909260 +Easten Specialty Finance, 1934 East Washington Ave, Vinton, VA 24179-4621
2909261 +Express Check Advance, 586 Blue Ridge Ave, Bedford, VA 24523
2909266 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, Inc., 9701 Metropolitan Court, Suite B, Richmond, VA 23236-3610)
2909262 +Firebaugh and Berry, P.O. Box 7208, Roanoke, VA 24019-0208
2909263 +First Choice Cash Advance, 3818 Wards RD, Lynchburg, VA 24502
2909269 +IC System Inc, 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
2909271 +Law office of David Sean, 2655 Camino Del Rio, San Diego, CA 92108-1633
2909272 +Liberty, 804 E. Main St., Bedford, VA 24523-2919
2909274 +Medkey, P.O. Box 13946, Roanoke, VA 24038-3946
2909275 +Michael Hunt DDS, 4910 Valley View BLVD, Roanoke, VA 24012-2040
2909276 +NCO, P.O. Box 12668, Roanoke, VA 24027-2668
2909277 +Oasis, P.O. Box 1364, Roanoke, VA 24007-1364
2909278 +Pallades Collection, P.O. Box 2080, Kilmarnock, VA 22482-2080
2909279 +Pulaski Collection, P.O. Box 1244, Englewood Cliffs, NJ 07632-0244
2909280 +Radiology Consultants of Lynchburg, 113 Hationwide Dr, Lynchburg, VA 24502-4868
2909282 +SCA Credit Services, 1502 Williamson Road, NE, Roanoke, VA 24012-5130
2909283 +Sears Credit Card, P.O. Box 183082, Columbus, OH 43218-3082
2909284 +Service, 7322 Southwest, Houston, TX 77074-2010
2909286 +Show Mastercard, P.O. Box 5161, Sioux Falls, SD 57117-5161
2909287 +Sprint, P.O. Box 105243, Atlanta, GA 30348-5243
2909288 +Tel-Drug, P.O. Box 5101, Sioux Falls, SD 57117-5101
2909289 +Urgent Money Service, 4220 Williamson RD, Roanoke, VA 24012-2819
2909290 +Vanderbilt Mortgage and Finance, P.O. Box 9800, Maryville, TN 37802-9800
2909292 +Wells Fargo, P.O. Box 98791, Las Vegas, NV 89193-8791
2909234 +aspire, P.O. Box 84078, Columbus, GA 31908-4078
2909236 +capital one platinum, P.O. Box 71083, Charlotte, NC 28272-1083
2909243 +ccs, p.o. box 21504, Roanoke, VA 24018-0152

The following entities were noticed by electronic transmission on Nov 10, 2009.

2909265 +EDI: AMINFOFP.COM Nov 10 2009 17:28:00 First Premier Bank, P.O. Box 5147, Sioux Falls, SD 57117-5147
2909264 +EDI: AMINFOFP.COM Nov 10 2009 17:28:00 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
2909267 +EDI: RMSC.COM Nov 10 2009 17:28:00 GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
2909268 +EDI: HFC.COM Nov 10 2009 17:28:00 HSBC, P.O. Box 17051, Baltimore, MD 21297-1051
2909270 +EDI: IRS.COM Nov 10 2009 17:28:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
2909273 +EDI: TSYS2.COM Nov 10 2009 17:28:00 Macys, P.O. Box 4589, Carol Stream, IL 60197-4589
2909281 +EDI: RMSC.COM Nov 10 2009 17:28:00 Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
2909283 +EDI: SEARS.COM Nov 10 2009 17:28:00 Sears Credit Card, P.O. Box 183082, Columbus, OH 43218-3082
2909291 +EDI: AFNIVZCOMBINED.COM Nov 10 2009 17:28:00 Verizon, P.O. Box 660720, Dallas, TX 75266-0720
2909294 +EDI: WFFC.COM Nov 10 2009 17:28:00 Wells Fargo Auto Finance, P.O. Box 29704, Phoenix, AZ 85038-9704
2909295 +EDI: WFFC.COM Nov 10 2009 17:28:00 Wells Fargo Financial, P.O. Box 5943, Sioux Falls, SD 57117-5943
2909296 +EDI: WFFC.COM Nov 10 2009 17:28:00 Wells Fargo Visa, P.O. Box 5943, Sioux Falls, SD 57117-5943

TOTAL: 12

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

2909285* +Service, 7322 Southwest, Houston, TX 77074-2010
2909293* +Wells Fargo, P.O. Box 98791, Las Vegas, NV 89193-8791

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

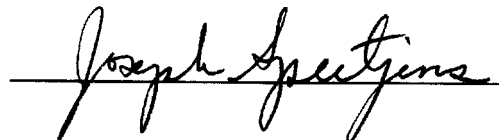
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.